

Mr. Steve Bellissimo
Phoenix Marketing & Research, Inc.
January 1, 1999
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If the foregoing accurately sets forth our understanding, please signify your acceptance and agreement by signing the enclosed copies of the Project Agreement and returning them to the undersigned. We will forward one fully executed copy to you.

Very truly yours,


PHILIP MORRIS INCORPORATED

By: 

Title: _____

ACCEPTED AND AGREED:

PHOENIX MARKETING & RESEARCH, INC.

By: 

Title: V-P

(nypm):lpmusa/phoenix/corrmu99-1.doc

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